CLAIMS

What is claimed is:

1. A method for receiving a secure passcode from a user, comprising the steps of:
generating, in a server system, an image having multiple symbols in pseudo-random locations within the image;
sending the image to a client system;
receiving, from the client system, data indicating a selected portion of the image;
determining an input character corresponding to the selected portion of the image; and
repeating the previous steps to determine subsequent input characters,
wherein each generating step generates a new image with the multiple symbols in different pseudo-random locations.

2. The method of claim 1, further comprising the step of combining the input characters to determine a passcode.

3. The method of claim 1, further comprising the steps of:
combining the input characters to determine a passcode;
comparing the passcode to a stored authorization code; and
sending, to the client system, a result code indicating the result of the comparison.

4. The method of claim 1, wherein the server system authorizes a money transfer operation according to the input characters.

5. The method of claim 1, wherein the symbols are alpha-numeric characters.

6. The method of claim 1, wherein the image represents an alpha-numeric keypad.

7. A method for receiving a secure passcode from a user, comprising the steps of:
displaying, on a graphical user interface, a user input screen with multiple selectable symbols in pseudo-random locations;
receiving, through a cursor-manipulation input, a user selection of one of the multiple selectable symbols;
sending data corresponding to the user selection to a server system;
repeating the previous steps to allow the user to select a series of the multiple selectable symbols,
wherein each displaying step displays the user input screen with the multiple selectable symbols in different pseudo-random locations.

8. The method of claim 7, further comprising the step of combining the series of multiple selectable symbols to determine a passcode.

9. The method of claim 7, further comprising the steps of:
combining the multiple selectable symbols to determine a passode;
comparing the passcode to a stored authorization code; and
selectively authorizing a user operation according to the result of the comparison.

10. The method of claim 7, wherein a money transfer operation is selectively authorized according to the series of multiple selectable symbols.

11. The method of claim 7, wherein the symbols are alpha-numeric charaters.

12. The method of claim 7, wherein the user input screen represents an alpha-numeric keypad.

13. A computer program product having computer-readable code in a computer-readable medium, comprising:
instructions for generating, in a server system, an image having multiple symbols in pseudo-random locations within the image;
instructions for sending the image to a client system;
instructions for receiving, from the client system, data indicating a selected portion of the image;
instructions for determining an input character corresponding to the selected portion of the image; and
instructions for repeating the previous steps to determine subsequent input characters,
wherein each generating step generates a new image with the multiple symbols in different pseudo-random locations.

14. The computer program product of claim 13, further comprising instructions for combining the input characters to determine a passcode.

15. The computer program product of claim 13, further comprising:
instructions for combining the input characters to determine a passode;
instructions for comparing the passcode to a stored authorization code; and
instructions for sending, to the client system, a result code indicating the result of the comparison.

16. The computer program product of claim 13, wherein the server system authorizes a money transfer operation according to the input characters.

17. The computer program product of claim 13, wherein the symbols are alpha-numeric characters.

18. The computer program product of claim 13, wherein the image represents an alpha-numeric keypad.

19. A computer program product having computer-readable code in a computer-readable medium, comprising:
instructions for displaying, on a graphical user interface, a user input screen with multiple selectable symbols in pseudo-random locations;
instructions for receiving, through a cursor-manipulation input, a user selection of one of the multiple selectable symbols;
instructions for sending data corresponding to the user selection to a server system;
instructions for repeating the previous steps to allow the user to select a series of the multiple selectable symbols,
wherein each displaying step displays the user input screen with the multiple selectable symbols in different pseudo-random locations.

20. The computer program product of claim 19, further comprising instructions for combining the series of multiple selectable symbols to determine a passcode.

21. The computer program product of claim 19, further comprising:
instructions for combining the multiple selectable symbols to determine a passode;
instructions for comparing the passcode to a stored authorization code; and
instructions for selectively authorizing a user operation according to the result of the comparison.

22. The computer program product of claim 19, wherein a money transfer operation is selectively authorized according to the series of multiple selectable symbols.

23. The computer program product of claim 19, wherein the symbols are alpha-numeric characters.

24. The computer program product of claim 19, wherein the user input screen represents an alpha-numeric keypad.